

# BREA NEWS

[www.bnl.gov/bera/activities/brea/](http://www.bnl.gov/bera/activities/brea/)

Volume 14, Issue 7

November/December 2014

## BREA Meetings

BREA meetings are held on the second Tuesday of every month (except for August), at 1 p.m. in one of the conference rooms in Bldg. 400 (except where noted).

All BREA members are invited to attend and participate.

### Meeting Schedule

November 18, 2014

December 9, 2014

January 13, 2015

### BREA Officers

#### President

Ken Mohring  
[kenwadingriver@gmail.com](mailto:kenwadingriver@gmail.com)

#### Vice President

Liz Seubert  
[liz.and.ev@gmail.com](mailto:liz.and.ev@gmail.com)

#### Secretary

Louise Hanson  
[hanson.louise@gmail.com](mailto:hanson.louise@gmail.com)

#### Treasurer

Steve Shapiro  
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#### Newsletter Editors

Mona S. Rowe  
[mrowe@bnl.gov](mailto:mrowe@bnl.gov)  
Anita Cohen  
[afcohen@optonline.net](mailto:afcohen@optonline.net)

## Changes Required for Medicare-eligible:

- retirees
- employees on long-term disability
- dependents

## From the President

by Ken Mohring, [kenwadingriver@gmail.com](mailto:kenwadingriver@gmail.com)

Health care continues to be on our minds as we make the transition from BSA's group plans to the private health-care exchange. After four weeks, the number of us making the change is very encouraging. But a number of individuals have not yet had a conversation with SelectQuote.

As we went to press with this issue of BREA News, we received the following stats from Human Resources.

Number who must change coverage by January 1, 2015 ..	2,362
Individuals in contact with SelectQuote .....	1,930
Those enrolled in a new medical plan .....	1,183
Individuals with <b>no</b> contact with SelectQuote .....	432

The 432 individuals who have not yet spoken with SelectQuote need to take action. If you are hesitant to contact SelectQuote directly, please telephone the Lab's Benefits Office at (631) 344-2877, (631) 244-5126, or (631) 344-2881. The Benefits Office staff will help you with any questions. To talk to SelectQuote directly, call (866) 479-8317. Their agents have now worked with many BNL retirees and are helpful, polite and can explain your options.

Just a few reminders:

- You will have to pay for the month of December for your Cigna or HIP VIP coverage (to P&A Group). On or before  
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## From the President (continued from page 1)

January 1, 2015, you will also have to pay for your new insurance company for the first month of your new plan.

- If your spouse is not eligible for Medicare, your spouse will remain with the P&A Group and a current Lab plan.
- BSA's monthly contribution of \$170 per eligible individual to your health reimbursement account (HRA) is made only if you purchase a medical insurance plan (either Medicare Advantage or Medicare Supplemental) through SelectQuote. Expenses that can be reimbursed from the HRA include those for your Advantage Plan or Supplemental Plan, drug plan policy costs, co-payments, and medical deductibles for any of your policies and out-of-pocket expenses such as dental or eyeglasses.
- If you are a couple receiving \$170 each, a joint HRA account will be set up for you, and the money is not earmarked for each of you separately. You may use the money as needed. Also, HRA dollars roll over from year to year.
- The Cigna medical program covers up to \$2,000 every 1,095 days toward hearing aids. Medicare Supplemental plans do not cover this cost. Your Cigna coverage is only through December 31, 2014.
- Veterans may want to investigate drug coverage through the VA. In some instances, it may reduce your costs.
- If you do not elect a medical plan through SelectQuote, contact the BNL Benefits Office to learn if you will be eligible for the subsidy in the future.



This transition may appear overwhelming. But there are people to help you through the process. Use Lab and SelectQuote experts so that you understand all aspects of the change. For those who are unsure about decisions, contact relatives or friends to help. - Ken Mohring, [kenwadingriver@gmail.com](mailto:kenwadingriver@gmail.com)

## Questions & Answers

1. I have not heard from a SelectQuote agent. What should I do?

*There are some retirees who have moved, changed telephone numbers or for whom no number is available. Please call SelectQuote now at (866) 479-8317. Don't try to sign up on the SelectQuote website. Only by speaking to an agent can you be sure you are properly enrolled under the Brookhaven plan.*

2. Can I get a supplemental (Medigap) plan from Cigna?

*It depends on where you live (where you pay your taxes). For example, Cigna does not have a supplemental plan available in New York State.*

3. How can you make sure the agent on the telephone is not from another company?

*SelectQuote personnel have your BNL life number. Ask the person calling to give you your life number.*

4. Do I need to tell my agent "everything"?

*Yes and yes again. Agents need your Medicare information, all your drug information and answers to other questions that are required either by law, by insurance companies or by regulations. If you want to verify that you are speaking to the correct individual, ask for your BNL life number.*

5. How was the \$170 per month amount obtained?

*The costs of providing similar coverage and other plans were included in the determination made by HR.*

6. What happens to the program in the future?

*BSA has stated that they will review the plan in subsequent years, but have made no further commitment.*

7. How do you select a drug plan?

*One of the factors in choosing a drug plan is the total cost to you, comprised of the cost for prescriptions you take, co-pays and deductibles. Computer models are used to determine this aspect of plan analysis because different drug plans can place drugs in different "tiers," which affect what you will pay. Your SelectQuote agent uses such a model.*

8. What are the different types of pharmacies included in drug plans?

*Drug plans include "preferred pharmacies" and "pharmacies in the plan." You can get the best prices in a plan where you have access to a "preferred pharmacy."*

9. Must my drug plan be through SelectQuote?

*No, but SelectQuote will help you choose a drug plan. Your medical plan must be through SelectQuote, however, if you want to receive the HRA subsidy.*

10. Do drug plans have "donut holes"?

*Yes.*

11. Can I wait to sign up?

*It is best to begin the process now and complete your signup before the "rush" at the last minute. It will take time to consider your options, so waiting till December may not be a good decision.*

12. Are supplemental (Medigap) plans the same in all areas?

*All Supplemental F plans are the same throughout the country. But premiums may be different based on where you live.*

13. I was quoted different rates for the two states where I live. New York is higher by about \$200. May I use the lower-rate state?

*You must use the rate in the state in which you pay taxes.*

14. Is there a place where I can go to meet with someone so I don't have to do it on a telephone?

*No.*

15. This is too difficult to do. Can we extend the current insurance for one year to give us more time?

*No. The current plans will end on December 31, 2014. Caution: Doctors can leave a plan at any time.*

16. I have trouble hearing.

*SelectQuote has telephone service for the hearing impaired.*

17. Can I enlist the help of a family member or friend?

*Yes, and those assisting you need not be physically with you when calls are made. SelectQuote can accommodate conference calls among several locations.*

18. Under plan F, do I have to submit bills after Medicare?

*No, you present both your Medicare Parts A & B card and your new Supplement Plan F card, and you are done. You have no more paperwork.*

19. I have a condition now covered by Cigna. What will happen when Cigna coverage ends?

*Ask your SelectQuote rep for more details about future coverage for preexisting conditions under the plan you are considering and for the state in which you live.*

20. Are the SelectQuote agents on salary or commission?

*They are on salary.*

**NOTE: A video of the third BNL information session with SelectQuote, which took place in Berkner auditorium on October 17, is available online here:**

**<https://www.youtube.com/watch?v=F12xZ2aFIDs&feature=youtu.be>**

## Staying in Touch With the Lab

Retirees can keep up with what's happening at the Lab by signing up to receive the *Brookhaven This Week* email that's distributed every Friday. Go to the *Brookhaven This Week* webpage ([www.bnl.gov/newsroom/thisweek](http://www.bnl.gov/newsroom/thisweek)) and sign up by inserting your email address in the field at the top right.

To receive *Monday Memo*, go to: <https://lists.bnl.gov/mailman/listinfo/mondaymemo-l>. Because people off site are outside the Lab's internal network, they can only receive Monday Memo as a text-only email version, as opposed to being able to access the webpage version that contains photos, links to some additional information, etc.

If you have technical problems receiving *Brookhaven This Week* or *Monday Memo*, contact the Information Technology Division's Help Desk at (631) 344-5522 or [ITDhelp@bnl.gov](mailto:ITDhelp@bnl.gov).

Retirees can also receive the Lab's classified ads each week thanks to help from BREA. Similar to the web version of Monday Memo, people outside the Lab's network are not able to access the webpage with the classified ads, so BREA's Membership Secretary Carmen Benkovitz emails all the ads and services every weekend to members who have provided email addresses. Retirees can sign up to receive the ads by emailing [brea@bnl.gov](mailto:brea@bnl.gov) and including "Classified Ads" in the subject line.

- Joe Gettler, Media & Communications Office  
[jgettler@bnl.gov](mailto:jgettler@bnl.gov)

## In Memoriam

We deeply regret to inform you of the recent passings of the following retirees and an active employee:

Carl Czajkowski, 66, October 14, 2014  
David R. Stampf, 63, October 12, 2014  
Frederick J. Strier, 97, September 16, 2014  
Donald R. "Tim" Tuttle, 92, October 11, 2014  
Eugene V. Weinstock, 87, October 8, 2014

Please go to the BREA website – [www.bnl.gov/bera/activities/brea/](http://www.bnl.gov/bera/activities/brea/) – for more information about these passings and others previously reported to BREA or included in the listing formerly maintained by *The Bulletin*.

BREA accepts notices from family members as well as published death notices. Please send the name, date of death, the published obituary or a web link, and a photo (optional) for the website posting to Anita Cohen. Her contact info:  
email – [afcohen@optonline.net](mailto:afcohen@optonline.net)  
snail mail – use BREA's return address in panel below

## Renew BREA Membership

If 2014 is on the mailing label of your newsletter, it's time to renew your BREA membership for next year.

Choose your membership type:

annual - \$10    5 years - \$40    life - \$95

Then mail a check made out to BREA to Carmen Benkovitz, Membership Secretary, 12 Sandy Drive, Smithtown, NY 11787. Include your name, mailing address and email address.

### **Brookhaven Retired Employees Association**

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